Substitute for form 1449A/PTO Complete if Known Application Number 10/774,357 INFORMATION DISCLOSURE Filing Date February 6, 2004 STATEMENT BY APPLICANT First Named Inventor Miller et al. Art Unit 3696 (USE AS MANY SHEETS AS NECESSARY) Examiner Name Gregory C. Vizvary Sheet 8 Attorney Docket Number 14846-43

MAR 0 3 2008

			U.S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		2001/0018739	08/30/2001	Anderson et al.	/
		2001/0037309	11/01/2001	Carlyle St. Vrain	<u></u>
_		2002/0052842	05/02/2002	Schuba et al.	
		2002/0091635	07/11/2002	Dilip et al.	
		6301379	10/09/2001	Thompson et al.	
		2001/0047489	11/29/2001	Ito et al.	
		2002/0077978 A1	86/20/2002	O'Leary et al.	
		2003/0208421 A1	11%06/2003	Vicknair et al.	
		2003/0208441 A1	11/0 /2003	Poplawski et al.	_
		3653480	04/04/1972	Yamamoto et a	
		4321672	03/23/1982	Braun, et al.	
		4396985	08/02/1983	Ohara	
		4617457	10/14/1986	Myers	
		4672377	06/09/1987	Murphy	
		4700055	10/13/1987	Kashkashian Jr.	
		4797913	01/10/1989	Kapian	
		4799156	01/17/1989	Shavit	
		4812628	03/14/1989	Boston	
		4823264	04/18/1989	Neming	
		4988849	01/29/1991	Sasaki	
		4992646	02/12/1991	Colling	
		5023904	06/11/1991	Kaplan	
		5053607	10/01/1991	Carlson	
		5054096	10/01/1991	Beizer	
		5080748	01/14/19/2	Bonomi	
		5111395	05/05/2992	Smith	
		5121945	06/1/1992	Thomson et al.	
		5122950	06/16/1992	Mee	
		5175682	1 2/29/1992	Higashiyama	
		5198975	03/30/1993	Baker et al.	
	_	5225978	07/06/1993	Peterson	
		5237159	08/17/1993	Stephens	
		5283829	02/01/1994	Anderson	
	-	5287269	02/15/1994	Dorrough et al.	
·		5311594	05/10/1994	Penzias	\
		5321238	06/14/1994	Watanabe	
		5326959	07/05/1994	Perazza	
		5336870	08/09/1994	Hughes	
	-	5350906	09/27/1994	Brody et al.	
		5367,881	11/22/1994	VanHorn	
		537,3550	12/13/1994	Campbell	
	_	5896417	03/07/1995	Burks	
		5402474	03/28/1995	Miller	
		5412190	05/02/1995	Kopesec	1
	A	5424938	06/13/1995	Wagner	
	A STATE OF THE STA	5430644	04/04/1995	Deaton et al.	
	A STATE OF THE STA	5444794	08/22/1995	Uhland	
		5444841	08/22/1995	Glasser et al.	The state of the s
		5446740	08/29/1995	Yien	
		5448471	09/05/1995	Deaton et al.	1
		5465206	11/07/1995	Hilt et al.	
		5479494	12/26/1995	Clitherow	
A CONTRACTOR OF THE PROPERTY O		5483445	01/09/1996	Pickering	

Substitute for I	form 1449A/PTO		•	Complete if Known		
A STATE OF THE STA	.=0514ATTON	250000000	-	Application Number	10/774,357	
	ĮFORMATION I			Filing Date	February 6, 2004	
S	TATEMENT BY	APPLICAN	IT.	First Named Inventor	Miller et al.	
				Art Unit	3696	
(USE AS MANY SHEETS AS NECESSARY)				Examiner Name	Gregory C. Vizvary	
Sheet	V	Of	8	Attorney Docket Number	14846-43	

		1	U.S. PATEN	T DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number (ind ^{2 (f known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	ages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		5484988	01/16/1996	Hills	/
		5504677	04/02/1996	Pollin	/
		5506691	04/09/1996	Bednar et al.	
		5508731	04/16/1996	Kohorn	
		5513250	04/30/1996	McAllister	
		5550734	08/27/1996	Tater	
		5551021	08/27/1996	Harada	
		5566330	NQ/15/1996	Sheffield	
		5568489	10%2/1996	Yien	
		5570465	10/29/1996	Tsakanikas	
		5572004	11/05/1996	Raimann	
		5583759	12/10/1936	Geer	
		5590196	12/31/1996	Moreau	
		5592377	01/07/1997	Lipkin	147
		5592378	01/07/1997	Cameron	
		5603025	02/11/1997	Tabb	
		5615109	03/25/1997	Eder	
		5621201	04/15/1997	Langhans	
		5640577	06/17/1997	Scharmer	-
		5642419	06/24/1997	Posen	
		5649117	07/15/1997	Landry	
		5652786	07/29/1997	Rogers	
		5659165	08/19/1997	Jennings	
		5659469	08/19/1997	Deaton et al.	
		5666493	09/09/1997	Wojcik et al	
		5677955	10/14/1967	Doggett et al.	
		5679938	10/12/1997	Templeton	
		5679940	10/2//1997	Templeton	
		5692132	11/25/1997	Hogan	
		5699528	2/16/1997	Hogan	
		5703344	12/30/1997	Bezy et al.	
		5708422	01/13/1998	Blonder et al.	
		5715298	02/03/1998	Rogers	
		5715314	02/03/1998	Payne	
		5715399	02/03/1998	Bezos *	\
		5724424	03/03/1998		1
		5727249	03/10/1998	Powell	 \
		5748780	05/05/1998 05/12/1998	Eccles	1
		5751842 / 57708 4 8	06/23/1998	Rose et al.	+ - 1
		5793861	09/11/1998	Haigh	
		5794221	08/11/1998	Egendorf	
		5802498	09/01/1998	Comesanas	+ 1
·		5832464	11/03/1998	Houvener et al.	1
		5826241	10/20/1998	Stein	1
		5826245	10/20/1998	Sandberg-Diment	1
		5832447	11/03/1998	Rieker	1
		5832460	11/03/1998	Bednar	
	<i>A</i>	5832463	11/03/1998	Houvener et al.	1
		5835580	11/10/1998	Fraser	1
		5835603	11/10/1998	Coutts	
	_	5987436	11/16/1999	Halbrook	1
		5991750	11/23/1999	Craig	
-8	-	6000832	12/14/1999	Franklin et al.	

Substitute for f	orm 1449A/PTO			Co	omplete if Known
1		NTCC 00	-	Application Number	10/774,357
, A	FORMATION D			Filing Date	February 6, 2004
S	MATEMENT BY	APPLICAN	JT .	First Named Inventor	Miller et al.
				Art Unit	3696
	(USE AS MANY SHEETS A	AS NECESSARY)		Examiner Name	Gregory C. Vizvary
Sheet	3	Of	8	Attorney Docket Number	14846-43

		\	II S DATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Dockment Number Number Kind ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	ages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		6003762	11/21/1999	Hayashida	rigures Appear
		6110044	08/29/2000	Stern	/
		5432506	07/11/1995	Chapman	
		2002/0111837	08/15/2002	Aupperle	
		2002/0171837	11/21/2002	Hannigan et al.	
-		2002/0170900	01/31/2002	Perry	-
		2002/0012445	06/05/2003	Lewis	
	 	5852812	2/22/1998	Reeder	<u>-</u>
		5859419	0112/1999	Wynn	
		5864609	01/28/1999	Cross et al.	
		5870456	02/09/1999		
		5870721	02/09/1999	Rogers Norris	
			02/09/1999	Pare	· · · · · · · · · · · · · · · · · · ·
		5870723			
		5870725	02/09/1999	Belinger et al.	
		5873072	02/16/1999	Kight	
	ļ	5884288	03/16/1999	Charg	
	ļ	5897625	04/27/1999	Gystin	
	ļ	5898157	04/27/1999	Mangili et al	
		5903881	05/11/1999	Schrader	
		5910896	06/08/1999	Nahn-Carlson	
		5910988	06/08/1999	Ballard	
		5917965	06/29/1999	Cahil et al	
		5920847	07/06/1999	Kolling et al.	
		5930778	07/27/1999	Geer 1	
		5940811	08/17/1999	Norris	
		5940844	08/17/19/69	Cahill et al.	
		5943656	08/24/2999	Crooks	
		5945653	08/3//1999	Walker et al.	
		5956700	09/21/1999	Landry	
		5963659	A 0/05/1999	Cahill et al.	
		5963925	10/05/1999	Kolling et al.	
		5966698	10/12/1999	Pollin	
		5978780	11/02/1999	Watson	
		6006208	12/21/1999	Forst et al.	
		6009442	12/28/1999	Chen et al.	
		6014636	01/11/2000	Reeder	
		6016482	01/18/2000	Molinari et al.	<u> </u>
		6029139	02/22/2000	Cunningham et al.	
		6032133	02/29/2000	Hilt et al.	
		603213	02/29/2000	Hallard	<u> </u>
		6035 281	03/07/2000	Crosskey et al.	
	<u> </u>	6025285	03/07/2000	Schlect et al.	
		6035287	03/07/2000	Stallaert et al.	
		6038553	03/14/2000	Hyde Jr.	1
		6041312	03/21/2000	Bickerton et al.	
		6041315	03/21/2000	Pollin	
	A STATE OF THE STA	6044362	03/28/2000	Neely	-
		6052674	04/18/2000	Zervides et al.	
		6058380	05/02/2000	Anderson et al.	
		6058381	05/02/2000	Nelson	
		6061665	05/09/2000	Bahreman	
	<u> </u>	6065675	05/23/2000	Teicher	
		6070798	06/06/2000	Nethery	
*	I	6073104	06/06/2000	Field	-

Substitute for	form 1449A/PTO			Co	Complete if Known		
M.	.=00144770N	STOCK OCK	D E	Application Number	10/774,357		
*	VFORMATION [Filing Date	February 6, 2004		
S	TATEMENT BY	APPLICAN	NT.	First Named Inventor	Miller et al.		
				Art Unit	3696		
	(USE AS MANY SHEETS	45 NECESSARY)		Examiner Name	Gregory C. Vizvary		
Sheet	V	Of	8	Attorney Docket Number	14846-43		

			U.S. PATEN	T DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number Kind ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	ages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		6073113	06/06/2000	Guinan	/
		6076072	06/13/2000	Libman	
		6078907	06/20/2000	Lamm	
		6081790	06/27/2000	Rosen	
		6085168	07/04/2000	Mori et al.	
		6092056	07/18/2000	Tull Jr. et al.	
		6098070	08/01/2000	Maxwell	
		6105011	08/15/2000	Morrison Jr.	
		6108639	08/82/2000	Walker et al.	
		6111858	08/29/2000	Greaves et al.	j
		6115690	09/05/2000	Wong	
	L	6119106	09/12/2000	Mersky et al	
		6119107	09/12/2000	Polk	
		6128602	10/03/2000	Northington et al.	
		6128603	10/03/2000	Dent e al.	
		6129273	10/10/2000	Shab	
		6138118	10/24/2000	Koppstein et al.	
		6144946	11/07/2000	wamura	
		6148293	11/14/2000	King	
		6149056	11/21/2000	Stinson et al.	
		6181837	01/30/2001	Canill et al.	
	<u> </u>	6202054	03/13/2001	Lawler et al.	
		6227447	05/08/2001	Campisano	
		6321212	11/20/2001	Lange	
		6338049	01/08/2002	Walker et a	
		6493685	12/10/20\$62	Ensel et al.	
	_	6574377	06/03/2003	Cahill et al.	
		6609113	08/1 \$ /2003	O'Leary et al.	
		6609125	08/19/2003	Layne et al.	
		2004/0078328 A1	9 4/22/2004	Talbert et al.	
		6289322	09/11/2001	Kitchen et al.	
		6070150	05/30/2000	Remington et al.	
		6088683	07/11/2000	Jalili	
		2002/0013728	01/31/2002	Wilkman	
		2002/0038363	03/28/2002	MacLean	
		2002/0087468	07/04/2002	Ganesan et al.	
		2001/004733	11/29/2001	Nappe et al.	
		6067524	05/23/2000	Byerly et al.	1
		5704044	12/30/1997	Tarter et al.	
		5563400	10/08/1996	Le Roux	
		5557815	09/17/1996	Abbruzzese et al.	
		5136502	08/04/1992	Van Remortel et al.	N
		46 31793	06/05/1990	Fuhrmann et al.	N. Contraction of the contractio
		5583760	12/10/1996	Klesse	
	A	2002/0107788	08/08/2002	Cunningham	
		6490568	12/03/2002	Omara et al.	1
		5544046	08/06/1996	Niwa	
		6098053	08/01/2000	Slater	
	W	5987439	11/16/1999	Gustin et al.	I
		6704714	03/09/2004	O'Leary et al.	
		4752877	06/21/1988	Roberts et al.	
		5802499	09/01/1998	Sampson et al.	
		5819238	10/06/1998	Femholz	
9	L	5987435	11/16/1999	Weiss et al.	

Substitute for f	orm 1449A/PTO			Complete if Known		
***************************************		. T.C.C.I. C.C.I.I.	_	Application Number	10/774,357	
*	FORMATION D			Filing Date	February 6, 2004	
S	ATEMENT BY	APPLICAN	T	First Named Inventor	Miller et al.	
				Art Unit	3696	
	(USE AS MANY SHEETS A	AS NECESSARY)		Examiner Name	Gregory C. Vizvary	
Sheet	\$	Of	8	Attorney Docket Number	14846-43	

-			II S PATEN	T DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number Kind ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	ages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		6088685	07/11/2000	Kiron et al.	
		6233566	05/15/2001	Levine et al.	
		6278981	08/21/2001	Dembo et al.	
	·	6304858	10/16/2001	Mosler et al.	
		6338047	01/08/2002	Wallman	
**		6393409	05/21/2002	Young et al.	
		6418419	07/09/2002	Nieboer et al.	
		5532464	07/02/1996	Josephson et al.	
		5774553	06%0/1998	Rosen	
		6236972	05/23/2001	Shkedy	
		6205433	03/20/2Q01	Boesch et al.	
		6721715	04/13/2004	Nemzow	
		6324524	11/27/200	Lent et al.	
		4974878	12/04/1990	Josephsen	
		4948174	08/14/1990	Thomson et al.	
		6578015	06/10/2003	Hasetine et al.	
		5599528	02/04/1997	Igaki	
		4495018	01/22/1985	Ohrer	
		5502576	03/26/1996	Ramsay et al.	
		5315508	05/24/1994	Bain et al.	
		5717989	02/10/1998	Toszoli et al.	
		5757917	05/26/1998	Rose et al.	
		6374235	04/16/2002	Chen et al.	
		6418430	07/09/2002	DeFazio et al.	
		20050033690	02/10/2005	Antognini e al.	
		4205780	06/03/1980	Burns, Emmett	
		5477040	12/19/1995	Lalonde, Michael	
		5659741	08/18/1997	Eberhardt	
		5832488	11/03/1998	Eberhardt	
		6240444	\$5/29/2001	Fin et al.	
		20020178071	11/28/2002	Walker et al.	
		6026388	02/15/2000	Liddy et al.	1
		7104443	09/12/2006	Paul et al.	
		20010032139	10/18/2001	Debonnet, Jr.	
			02/21/2002		
		2002/0023055	05/09/2002	Antognini , et al.	
			06/13/2002	Virtanen, et al.	
		2002/007297 8 2002/0087 4 69	07/04/2002		1
				Ganesan, et al.	
		2002/0184151	12/05/2002 02/20/2003	Maloney	1
		2003/0/37002	06/12/2003	Higgins, et al. Battle	
		2003/0110442			
		2003/0120686	06/26/2003	Kim, et al.	
		2003/0187789	10/02/2003	Karas, et al.	1
		2003/0191710	10/09/2003	Green, et al.	1
		2003/0237046	12/25/2003	Parker, et al.	1
	M	2004/0064409	04/01/2004	Kight, et al.	<u> </u>
		2004/0201735	10/14/2004	Baron	1
	1	2004/0228514	11/18/2004	Houle, et al.	1
	7	2005/0177480	08/11/2005	Huang	<u> </u>
		4264808	04/28/1981	Owens, et al.	
		5187750	02/16/1993	Behera	
		5265007	11/23/1993	Barnhard, Jr., et al.	
		5349170	09/20/1994	Kem	-
#	l	5544043	08/06/1996	Miki, et al.	

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for f	form 1449A/PTO			Complete if Known			
			-	Application Number	10/774,357		
M.	IFORMATION I			Filing Date	February 6, 2004		
S [*]	KATEMENT BY	' applican	NT	First Named Inventor	Miller et al.		
				Art Unit	3696		
(USE AS MANY SHEETS AS NECESSARY)				Examiner Name	Gregory C. Vizvary		
Sheet	6	Of	8	Attorney Docket Number	14846-43		

			U.S. PATEN	IT DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number ((ind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Ages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		5687250	11/11/1997	Curley, et al.	
		6016484	01/18/2000	Williams, et al.	
		6064764	05/16/2000	Bhaskaran, et al.	
		6173272	01/09/2001	Thomas, et al.	
		6292789	09/18/2001	Schutzer	
		6446072	09/03/2002	Schulze, et al.	_
		6535896	03/18/2003	Britton, et al.	
		6574350	06/03/2003	Rhoads, et al.	
		6578000	06/40/2003	Dodrill, et al.	
		6636615	10/2 2003	Rhoads, et al.	
-	•	6825940	11/30/2004	Wu, et al.	
		6954896	10/11/2005	Dodrill, et al.	
		6970259	11/29/2005	Lunt, et al.	
		7062456	06/13/2006	Riehl, et di.	
		7177836	02/13/2007	German, et al.	
	1				

	FOREIGN PA ENT DOCUMENTS										
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ -Kind Code ⁵ (if known)	Publicatio Date MM-DDYYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear						
		EP 1014318	09/28/2000	Yamaguchi							
		WO 02/063432 A2	Ø8/15/2002 \	Talbert, V.							
		WO 93/08545	/ 04/29/1993 \	Jones et al.							
		WO 96/08783	/ 03/21/1996	Stein et al.							
		WO 91/16691	10/31/1991	Jones et al.							
		WO 98/09260	03/05/1998	Adcock et al.							
		WO 94/28497	12/08/1994	Doyle et al.							
		EP 421808	04/10/1991	Mansvelt, et al.							
		WO 97/45796	12/04/1997	*Barcelou							
		WO 97/45814	12/04/1997	Wazvan							
		WO 99/10823	03/04/1999	Schutzer							
		WO 00/39979	07/06/2000	McGurl, et al.							
		WO 01/75730 A2	10/11/2001	Skuriat, et al.							
		WO 96/12242 A1	04/25/1996	Tozzoli, et a							
		WO 2004/079603	09/16/2004	Torto							
		WO 97/14108	04/17/1997	Anderson et al.							

Date Signature Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if notin conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Cades of USPTO Patent Documents at www.uspto.gov or MPEP 901.4. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 19 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Rexandria, VA 22313-1450. P.O. Box 1450, Mexandria, VA 22313-1450.

Substitute for form 1449A/PTO				Complete if Known		
M	D144770115	TCCL OCLU	. –	Application Number	10/774,357	
INFORMATION DISCLOSURE				Filing Date	February 6, 2004	
STAT	TEMENT BY	APPLICAN	IT	First Named Inventor	Miller et al.	
•	M			Art Unit	3696	
(USE AS MANY SHEETS AS NECESSARY)				Examiner Name	Gregory C. Vizvary	
Sheet	V	Of	8	Attorney Docket Number	14846-43	

Examiner Oile Initials* No. Integration, journal, serial, symposium, catalog, etc.), date, page(s), volume rissue numbs (s), publisher, city and/or country where published. ANONYMOUS; VISA & CARNEGIE MELLON PLAN ONLINE PAYMENT SCHEME, N9WSBYTE NEWS NETWORK, 02/15/1995 GOODE; ON PROFIT, LOSS AND THE MYSTERIES OF THE MIND, THE NEW YORK TIMES, 11/05/2002 FIDELITY HELPS FUND SEQLERS TRIM THE TAXES THEYTL OWE, THE WAY SKETTIMES, 11/05/2002 TOUCKERMAN; THE HEDGE-PUND CRAZE, THE WALL STREET JOURNAL, 11/07/2002 ZUCKERMAN; THE HEDGE-PUND CRAZE, THE WALL STREET JOURNAL, 11/07/2002 THARSH TRUTH: MOST OF YOUS INVESTMENTS WONT MAKEY YOU MAYE ANY MONEY; THE WALL STREET JOURNAL, 11/07/2002 MCDONALD, THE STARS IN THE SNY FLICKER, AND FUND STARS SO THE SAME, THE WALL STREET JOURNAL OINS/2003 MAHER AND TROUTMAN; PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO RECEIPT OF ELECTRON HARD REPROVIMENTS AND REMITTANCE ADVICES PNA. AMA; 12/2001 HAVE AND TROUTMAN; PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENT AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENT AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENT AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENT AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENT AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENT AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO RECEIPT OF ELECTRONIC PAILLES PAILLESS AND PROVIDERS PRESCRIPTION FOR PAILLESS MIGRATION TO RECEIPT OF ELECTRONIC PAILLES PAILLESS PAILLESS PROVIDERS PAILLESS PAILLES PAILLE	<u> </u>	
ANONYMOUS: VISA & CARNEGIE MELLON PLAN ONLINE PAYMENT SCHEME, NEWSBYTE NEWS NETWORK, 02/15/1995 GOODE: ON PROFIT, LOSS AND THE MYSTERIES OF THE MIND, THE NEW YORK TIMES, 11/05/2002 FIDELITY HELPS FUND SEL ERS TRIM THE TAXES THEYLL OWE, THE WALL STREET JOURNAL, 11/07/2002 ZUCKERMAN; THE HEDGE-RIND CRAZE, THE WALL STREET JOURNAL, 56/12/2002 HARSH TRUTH: MOST OF YOUR INVESTMENTS WONT MAKE YOU MAY EARY MONEY; THE WALL STREET JOURNAL, 11/27/2002 MCDONALD; THE STARS IN THE SKY FLICKER, AND FUND STARS BO THE SAME, THE WALL STREET JOURNAL, 11/27/2002 MCDONALD; THE STARS IN THE SKY FLICKER, AND FUND STARS BO THE SAME, THE WALL STREET JOURNAL, 01/15/2003 MAHER AND TROUTMAN; PROVIDER PRESCRIPTION FOR PAYMESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC JANK, 12/2001 MAHER AND TROUTMAN; PAYORS PRESCRIPTION FOR PAYMESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 CESNABANCO INTRODUCES STORED VALUE CARDS, 12/2001 CESNABANCO INTRODUCES STORED VALUE CARDS TO TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 11/3/1996 FIRST DATA MARKETS STORED VALUE CARDS, 12/2015 RORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS WELLS FARGO ROLLS OFT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA: CLEARING HOUSE ENUMERATES E-PAYMENTS*U.S. THE AMERICAN BANKER, VOL., 167, NO. 154, 08/23/2002 CARD FLASH DAIL Y PAYMENT CARD NEWS, WWW. CARDWEB CRAM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLDS FIRST NFC ENABLED MOBILE RODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 20/20/2003 MALHOTRA: CLEARING HOUSE ENUMERATES E-PAYMENTS*U.S. THE AMERICAN BANKER, VOL., 167, NO. 154, 08/23/2002 CARD FLASH DAIL Y PAYMENT CARD NEWS, WWW. CARDWEB CRAM, PRINTED 09/23/2004 NOKIA ANDOLUCES THE WORLDS FRESCRING NIVES TORS WORD TO THE SECURITY PRODUCT FOR CONTACT	the item (book,	miner Cite
ANONYMOUS; VISA & CARNEGIE MELLON PLAN ONLINE PAYMENT SCHEME, NEWSBYTE NEWS NETWORK, 02/15/1989 GOODE; ON PROFIT, LOSS AND THE MYSTERIES OF THE MIND. THE NEW YORK TIMES, 11/05/2002 FIDELITY HELPS FUND SELERS TRIM THE TAXES THEY'LL OWE, THE WAZL STREET JOURNAL, 11/07/2002 ZUCKERMAN, THE HEDGE-PIND CRAZE, THE WALL STREET JOURNAL, 15/12/2002 HARSH TRUTH: MOST OF YOU'RE INVESTMENTS WON'T MAKE YOU MAYE ANY MONEY; THE WALL STREET JOURNAL, 11/07/2002 MCDONALD; THE STARS IN THE SY FLICKER, AND FUND STARS OF THE SAME, THE WALL STREET JOURNAL, 11/07/2002 MCDONALD; THE STARS IN THE SY FLICKER, AND FUND STARS OF THE SAME, THE WALL STREET JOURNAL 07/15/2003 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PAINLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNO SAMK, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESCRIPTION FOR PAINLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNO SAMK, 12/2001 CESTABBANCO INTRODUCES STORED VALUE CARDS TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 11/15/1966 FIRST DATA MARKETS STORED-VALUE CARDS TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 11/15/1966 FIRST DATA MARKETS STORED-VALUE CARDS SELECTED THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS OUT NATIONWOSE LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRIC, CLEARING HOUSE ENUMENTATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL. 167, NO. 154, 09/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW. CARDWEB CMM, PRINTED 09/23/2004 NOKIA SHOULD SHAP TO THE STORE PAYMENTS LLS, THE AMERICAN BANKER, VOL. 167, NO. 154, 09/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW. CARDWEB CMM, PRINTED 09/23/2000 TECHNOLOGY, IN BRIES SHAP AND THE SECURITY BE SECURITY OF CONTACTLESS PAYMENT AN TICKETING, PRIEWSWIRE, 02/01/2003 FRENCH, TECHNOLOGY, BOSCOS THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AND TICKETING, PRIEWSWIRE, 02/01/2003 FRENCH, TECHNOLOGY, INSTRUCT FOR THE STREET ON THE SECURITY S	ublisher, city	ials* No. 1
O2/15/1995 GOODE: ON PROFIT, LOSS AND THE MYSTERIES OF THE MIND, THE NEW YORK TIMES, 11/05/2002 FIDELITY HELPS FUND SELERS TRIM THE TAXES THEYTL OWE, THE WARL STREET JOURNAL, 11/07/2002 ZUCKERMAN: THE HEDGE-AND CAZE, THE WALL STREET JOURNAL, 26/12/2002 HARSH TRUTH: MOST OF YOUR INVESTMENTS WON'T MAKE YOU MAKE ANY MONEY; THE WALL STREET JOURNAL, 01/12/2002 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS BO THE SAME, THE WALL STREET JOURNAL 01/15/2003 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS BO THE SAME, THE WALL STREET JOURNAL 01/15/2003 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PANLESS MIGRATION TO RECEIPT OF ELECTRON HEALTH-CARE PAYMENTS AND REMITTANCE ADVICES, PNC SAME, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESSRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTH-CARE PAYMENTS AND REMITTANCE ADVICES, PNC SAME, 12/2011 CESWAGBANCO INTRODUCES STORED VALUE CARRD TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 1/15/1996 FIRST DATA MARKETS STORED-VALUE CARDS, CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORE VALUE CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORE VALUE CARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS, WELLS FARGO ROLLS QUT MATIONNOGE LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS VLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARP NEWS, WWW.CARDWEB COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NEC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PAREWSWIRE, 02/01/2005 ANNUAL REPORT PURSUANT/O SECTION TO RESIDE TO THE SECURITIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, BY SICK TORS WORK TO SECTION, 08/03/2002 CARD FLASH DAILY PAYMENT CARP NEWS, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 08/03/2002 MOLEY STREE		
02/15/1995 GOODE: ON PROFIT, LOSS AND THE MYSTERIES OF THE MIND, THE NEW YORK TIMES, 11/05/2002 FIDELITY HELPS FUND SELERS TRIM THE TAXES THEYTL OWE, THE WARL STREET JOURNAL, 11/07/2002 ZUCKERMAN: THE HEDGE-FAND CAZE, THE WALL STREET JOURNAL, 16/12/2002 HARSH TRUTH: MOST OF YOUR INVESTMENTS WON'T MAKE YOU MAKE ANY MONEY; THE WALL STREET JOURNAL, 11/27/2002 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS BO THE SAME, THE WALL STREET JOURNAL 01/15/2003 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS BO THE SAME, THE WALL STREET JOURNAL 01/15/2003 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PANLESS MIGRATION TO RECEIPT OF ELECTRON HEALTH-CARE PAYMENTS AND REMITTANCE ADVICES, PNC SAME, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESSRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTH-CARE PAYMENTS AND REMITTANCE ADVICES, PNC SAME, 12/2011 CESNABBANCO INTRODUCES STORED VALUE CARRD TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 1/15/1996 FIRST DATA MARKETS STORED-VALUE CARRDS, 64/DS INTERNATIONAL, 01/30/1996, P. 5 NORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNNISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 ONCHAILS SECTION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUME MATE SE-PAYMENTS LLS, THE AMERICAN BANKER, 09/01/19/95 FINANCIAL NEWS; WELLS FARGO ROULS OF THATONIONING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUME MATE SE-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARP NEWS, WWW.CARDWEB COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLDS FIRST NEC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 02/09/2003 ANNUAL REPORT PURSUANT/O SECTION 30 OR 15(0) OF THE SECURIUSE SECHANGE ACT OF 1934, FORM 10 INTELLORATE COME, 10/10/10/10/10/10/10/10/10/10/10/10/10/1	NEWS NETWORK,	
FIDELITY HELPS FUND SELERS TRIM THE TAXES THEYLL OWE, THE WARL STREET JOURNAL, 17/07/2002 ZUCKERMAN; THE HEDGE-FAND CRAZE, THE WALL STREET JOURNAL, 69/12/2002 HARSH TRUTH: MOST OF YOUR INVESTMENTS WON'T MAKE YOU MAKE ANY MONEY; THE WALL STREET JOURNAL, 11/27/2003 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS TO THE SAME, THE WALL STREET JOURNAL 0/11/5/2003 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PANLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTINGE ADVICES, PNC KANK, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESCRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC KANK, 12/2001 CESNABANCO INTRODUCES STORED VALUE CARDS TO THE NOT SHEAT OF THE STATE OF THE STATE OF THE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2010 CESNABANCO INTRODUCES STORED VALUE CARDS, 69/DIS INTERNATIONAL, 01/30/1996, P. 5 INDRINGS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS, WELLS FARGO ROLLS OF NATIONANGE LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/22/03 MALHOTRA; CLEARING HOUSE ENUME ATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW. CARDWEB COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLDS FIRST NICE CNABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 20/20/2005 ANNUAL REPORT PURSUANT/O SECTION, FISCAL YEAR ENDED 12/3/2001 TECHNOLOGY, IN BRIEF WORLDS FIRST NICE CNABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 20/20/2005 ANNUAL REPORT PURSUANT/O SECTION, FISCAL YEAR ENDED 12/3/20001 TECHNOLOGY, IN STREET WORLDS FIRST NICE CNABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 20/20/2005 ANNUAL REPORT PURSUANT/O SECTION, FISCAL YEAR ENDED 12/3/20001 TECHNOLOGY, IN STREET WORD AND THE AMERICAN PANKER, TECHNOLOGY SECTION, 69/03/2002 PRESS		
ZUCKERMAN, THE HEDGE-PAND CRAZE, THE WALL STREET JOURNAL, #6/12/2002 HARSH TRUTH: MOST OF YOU INVESTMENTS WON'T MAKE YOU MAKE ANY MONEY; THE WALL STREET JOURNAL, 11/27/2012 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS FO THE SAME, THE WALL STREET JOURNAL O1/15/2003 MCDONALD; THE STARS IN THE STY FLICKER, AND FUND STARS FO THE SAME, THE WALL STREET JOURNAL O1/15/2003 MAHER AND TROUTMAN; PROVIDER PRESCRIPTION FOR PANLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 MAHER AND TROUTMAN; PROVIDER SPRESCRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 CESMABANCO INTRODUCES STORED VALUE CARD TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 11/5/1996 FIRST DATA MARKETS STORED-VALUE CARDS, CARDS INTERNATIONAL, 01/30/1996, P. 5 NORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS OUT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW. CARDWEB COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE NRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINCEWSWIRE, 02/04/2005 ANNUAL REPORT PURSUANT/O SECTION, FISCAL YEAR ENDED 12/04/2001 TECHNOLOGY, IN BRIEF WACHOUNI-INTELIDATA DEAL, 05/07/2002 MONEY, INTITLA LUQUICH TO 200 CREDIT UNIONS, USA TODAY COM, 06/27/2002 MONEY, INTITLA LUQUICH TO 200 CREDIT UNIONS, USA TODAY COM, 06/27/2002 MALLOTA'S CHASE STEPS UP TREASURY SYSTEM FER ENDED 12/04/2001 TECHNOLOGY, IN BRIEF WACHOUNI-INTELIDATA DEAL, 05/07/2002 MANDAL REPORT PURSUANT/O SECTION, 13 OR 15(D) OF THE SECURNER SYSTEM SERIES: 16, THE AMERICAN BANKER, TECHNOLOGY, 02/09/09/09/09/09/09/09/09/09/09/09/09/	1/05/2002	
HARSH TRUTH: MOST OF YOUR INVESTMENTS WON'T MAKE YOU MAKE ANY MONEY; THE WALL STREET JOURNAL, 11/27/2002 MCDONALD; THE STARS IN THE SY FLICKER, AND FUND STARS FO THE SAME, THE WALL STREET JOURNAL 01/15/2003 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PANLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESSRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 CESYNABANCO INTRODUCES STORED VALUE CARDS, 12/2001 CESYNABANCO INTRODUCES STORED VALUE CARDS, 16/400 PARTINER, BUSINESS WIRE, INC., 1/15/1998 FIRST DATA MARKETS STORED-VALUE CARDS, 16/400 BUSINESS SECTION, 01/19/1999, 1, 16 BUSINESS SECTION, 01/19/1999, 1, 16 BUSICESS SECTION, 01/19/1999, 1, 16 BUCKBUSTER RUNNING TEST OF A STORED VALUE GARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS, WELLS FARGO ROLLS OUT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL., 167, NO. 154, 09/23/2002 CARD FLASH DAILLY PAYMENT CARD NEWS, WWW.CARDWEB ROUNT PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST INFC ENABLED MOBILE REQUICT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 02/08/2005 ANNUAL REPORT PURSUANT / 0 SECTIN 13 OR 15(0) OF THE SECURTIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGY IS BRIEF WACHOUGH.INTELIDATA DEAL, 05/07/2002 FRENCH, TECHNOLOGY OF CORPORATION, FISCAL YEAR ENDED 12/3/2001 TECHNOLOGY, IN BRIEF WACHOUGH.INTELIDATA DEAL, 05/07/2002 FRENCH, TECHNOLOGY OF CORPORATION, FISCAL YEAR ENDED 12/3/2001 TECHNOLOGY, IN BRIEF WACHOUGH.INTELIDATA DEAL, 05/07/2002 FRENCH, TECHNOLOGY OF WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY BILLS; CHASE PAYD DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY BILLS; CHASE PAYD TOOK, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY BENDALD THE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE		i
JOURNAL, 11/27/2002 MCDONALD: THE STARS IN THE STY FLICKER, AND FUND STARS FO THE SAME, THE WALL STREET JOURNAL 01/15/2003 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PANLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC SANK, 12/2001 MAHER AND TROUTMAN; PROVIDER'S PRESCRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESCRIPTION FOR PANLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 CESINABANCO INTRODUCES STORED VALUE CARD TICHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 11/51/996 FIRST DATA MARKETS STORED-VALUE CARDS, CARDS INTERNATIONAL, 01/30/1996, P. 5 NORRIS; FIRST DATA LONIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITION BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, OMAHA WORLD HEARLD SUNRISE EDITION BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS, WELLS FARGO ROLLS OUT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARR NEWS, WWW.CARDWEB.CMM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRNEWSWIRE, 02/2005 ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934, FORM 10 INTELLIBATA TECHNOLOGIS CORPORATION, FISCAL YEAR ENDED 12/30/2001 FRENCH: TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW.TJESTREET.COM, 06/2072002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAURCH TO 200 CREDI		
MCDONALD; THE STARS IN THE SAY FLICKER, AND FUND STARS OF THE SAME, THE WALL STREET JOURNAL 0/19/2003 MAHER AND TROUTMAN: PROVIDER SPRESCRIPTION FOR PAINLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESSRIPTION FOR PAINLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 CESI/NABANCO INTRODUCES STORED VALUE CARD TIE CHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 1/15/1998 FIRST DATA MARKET'S STORED VALUE CARDS, CARDS INTERNATIONAL, 0/1/30/1996, P. 5 NORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 0/1/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, THE AMERICAN BANKER, 09/01/1/1995 FINANCIAL NEWS, WELLS FARGO ROLLS OF NATIONAWDE LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 0/4/2/2/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS'LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 0/2/3/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW. CARDWEB CAM, PRINTED 09/2/3/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE RODDUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRNEWSWIRE, 0/2/0/2/2005 ANNUAL REPORT PURSUANT, O SECTIN 13 OR 15(D) OF THE SECURIUSE EXCHANGE ACT OF 1934, FORM 10 INTELLIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/2/2/2001 FERNICH, TECH STOCKS, MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW.TJESTREET.COM, 0/6/2/02002 MONEY, INITIAL LAUPCH TO 200 CREDIT UNIONS, USA TODAY COM, 0/6/27/22002 MONEY, INITIAL LAUPCH TO 200 CREDIT UNIONS, USA TODAY COM, 0/6/27/2007 MARIANDONIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, TECHNOLOGY; 15/1995 MARJANONIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, TECHNOLOGY, 0/2/1997, P. 4NONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 9215937, 15/1995 GLUCK; CREATING A GL	E WALL STREET	
MAHER AND TROUTMAN: PROVIDER SPRESCRIPTION FOR PAINLESS MIGRATION TO RECEIPT OF ELECTRON HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PROCANK, 12/2001 MAHER AND TROUTMAN: PAYOR'S PRESSRIPTION FOR PAINLESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PIPC BANK, 12/2001 CES/NABANCO INTRODUCES STORED VALUE CARDS DANK, 12/2001 CES/NABANCO INTRODUCES STORED VALUE CARDS, 04/05 INTERNATIONAL, 0/1/30/1996, P. 5 NORRIS: FIRST DATA MARKETS STORED-VALUE CARDS, 04/05 INTERNATIONAL, 0/1/30/1996, P. 5 NORRIS: FIRST DATA UNIT DEVELOPS BLOCKBUS FER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 0/1/9/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE 04/RD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS, WELLS FARGO ROLLS OUT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS ALLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.CMM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 05/05/2002 ANNUAL REPORT PURSUANTA O SECTIN 13 OR 15(D) OF THE SECURIFICES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/3/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW./MESTRECT.COM, 06/20/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHT TO 200 CREDIT UNIONS, USA TODAY.CO		
HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC JANK, 12/2001 MAHER AND TROUTMAN; PAYOR'S PRESERIPTION FOR PAYMENESS MIGRATION TO ELECTRONIC HEALTHCARE PAYMENTS AND REMITTANCE ADVICES, PNC BANK, 12/2001 CES/NABANCO INTRODUCES STORED VALUE CARD TRCHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 1/15/1998 FIRST DATA MARKETS STORED-VALUE CARDS, BARDS INTERNATIONAL, 01/30/1996, P. 5 NORRIS; FIRST DATA IUNIT DEVELOPS BLOCKBUS ER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE CARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS OUT NATIONAVING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRIVEWSWIRE, 02/09/2005 ANNUAL REPORT PURSUANTY OS SECTIN 13 OR 15(D) OF THE SECURRIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH: TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP:///www.tylestree.com, 06/20/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS, CHASE PAG/T DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; PHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7809851, ISSINISBN: 0286633, 05/1935 MARIJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM ERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 931992; ISSINISBN: 02866835, 12/1995 GLUCK: CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY		
PAYMENTS AND REMITTANCE ADVICES, PR. BANK, 12/2/01 CESMABANCO INTRODUCES STORED VALUE CARD TECHNOLOGY BLOCKBUSTER VIDEO IS FIRST MERCHAN PARTNER, BUSINESS WIRE, INC., 1/15/1998 FIRST DATA MARKETS STORED-VALUE CARDS, BARDS INTERNATIONAL, 01/30/1996, P. 5 NORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE BARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS OUT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS VLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 09/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW. CARDWEB COM. PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRIEWSWIRE, 20/9/2005 ANNUAL REPORT PURSUANTA/O SECTION 13 OR 15(D) OF THE SECURRIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIE/ CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 MONEY, INITIAL LAUDICH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUDICH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUDICH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUDICH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MANDAYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 780951, ISSNISBN 02866635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VC. 1809. SECTION, 06/03/2/02, P. 23 ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, RECHNOLOGY, 02/1997, P. 3809. SECTION, 06/03/2/02, P. 23 ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT 10 931992 ISSNISBN: 0266635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. 2000. SECTION OF TECHNOLOGY, 02/1997, P. 2000. SECTION OF THE SANK		
PARTNER, BUSINESS WIRE, INC., 1/15/1996 FIRST DATA MARKETS STORED-VALUE CARDS, BARDS INTERNATIONAL, 01/30/1996, P. 5 NORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUS RE CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE GARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS OOT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS* LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD/S FIRST NFC ENABLED MOBILE NRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINTEMSWSWIRE, 02/08/2005 ANNUAL REPORT PURSUANT/O SECTIN 13 OR 15(D) OF THE SECURTUSE SECHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS/ MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW.TyfeStreet.com/os/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PAG/ DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS, JEASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 78/09/591, ISSNISBIN: 02686635, 05/1995 MARJANONIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS, CPRATIGE IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSNISBIN: 0268635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. 400000000000000000000000000000000000		
NORRIS; FIRST DATA UNIT DEVELOPS BLOCKBUSTER CASH CARD, OMAHA WORLD HEARLD SUNRISE EDITIO BUSINESS SECTION, 01/19/1996, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE GARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS OUT NATIONWIDE LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.CMM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLDS FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 02/2005 ANNUAL REPORT PURSUANT/O SECTIN 13 OR 15(D) OF THE SECURIQES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFRIEE BEING CHASED FROM ITS OWN GAME, HITTP://www.tifestreet.com, 06/20/2002 MONEY, INITIAL LAUGHOT DO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAUGHOT TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PAOT DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; DHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSMISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 92/15937, ISSNISBN: 02686635, 12/1995 REMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT D 87/23558, ISSNI/SBN: 10459472 1/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 93/1992: ISSNI/SBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; CHEASE, MARCH S, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT PRESS RELEASE, MARCH S, 2004, PAYMENT DATA		
BUSINESS SECTION, 0/1/9/1995, P. 16 BLOCKBUSTER RUNNING TEST OF A STORED VALUE GARD, THE AMERICAN BANKER, 09/01/1995 FINANCIAL NEWS; WELLS FARGO ROLLS QUT NATIONWING LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.Com, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRNEWSWIRE, 02/04/2005 ANNUAL REPORT PURSUANT AO SECTIN 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGY, IN BRIEF VACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://www.tylestreet.com, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PAQJ DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSNISBN: 02686635, 05/1995 MARJANOVIC: CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT 10 9215937, ISSNISBN: 02686635, 10/1995 REPUBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT 10 8723558, ISSNI/SBN: 10459472 1/1995 CRUCK; CREATING A GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT 10 9915937, ISSNISBN: 02686635, 12/1995 BILLS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT 10 931992: ISSNI/SBN: 02686635, 18/1995 CRUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT 10 931992: ISSNI/SBN: 02686635, 18/1995 DCOUNTY, NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
FINANCIAL NEWS; WELLS FARGO ROLLS OUT NATIONWINE LOCKBOX CHECK CONVERSION, PR NEWSWIRE ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLDS FIRST NFC ENABLED MOBILE RODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINTEND PURSUANT AO SECTIN 13 OR 15(D) OF THE SECURRIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW.TyfESTREET.COM, 06/20/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY COM, 06/27/2002 BILLS; CHASE PAOY DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN VANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSM/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT 10 9215937, ISSN/ISBN: 09F87309, 10/1995 REJIBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT 10 8723558, ISSN/ISBN: 10459472 11/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT 10 931992: ISSN/ISBN: 2686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT 10 10561528, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
ASSOCIATION, 04/22/2003 MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS ILLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRNEWSWIRE, 02/06/2005 ANNUAL REPORT PURSUANT //O SECTIN 13 OR 15(D) OF THE SECURNIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/3/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://www.tyfestreet.com, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PAC/S DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/20/20, P. 23 ANONYMOUS; EHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSM/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 180, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT 10 9215937, ISSN/SBN 09589309, 10/1995 REMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT ID 8723558, ISSN/ISBN: 10459472 13/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT 10 931992: ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT 10 10561528, ISSN/ISBN: 09513604, 11/1996 DECOVNY, NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
MALHOTRA; CLEARING HOUSE ENUMERATES E-PAYMENTS LLS, THE AMERICAN BANKER, VOL, 167, NO. 154, 08/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.CMM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRINEWSWIRE, 02/09/2005 ANNUAL REPORT PURSUANT & 0 SECTIN 13 OR 15(D) OF THE SECURNIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW.TyfeSTREET.COM, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PACY DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS, CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSNISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT VO 9215937, ISSNISBN 09589309, 10/1995 REMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSNISBN: 10459472 13/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT VD 931992: ISSNISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSNISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	ON, PR NEWSWIRE	
O8/23/2002 CARD FLASH DAILY PAYMENT CARD NEWS, WWW.CARDWEB.COM, PRINTED 09/23/2004 NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE PRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRNEWSWIRE, 02/09/2005 ANNUAL REPORT PURSUANT /O SECTIN 13 OR 15(D) OF THE SECURNIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://www.ty/estreet.com, 06/20/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 MONEY, INITIAL LAURCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PAOL DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSM/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSN/SBN 09589309, 10/1995 REPUBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT ID 8723558, ISSN/ISBN: 10459472 1/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 931992; ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 10561528, ISSN/ISBN: 09613604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
NOKIA ANNOUNCES THE WORLD'S FIRST NFC ENABLED MOBILE TRODUCT FOR CONTACTLESS PAYMENT AN TICKETING, PRNEWSWIRE, 02/03/2005 ANNUAL REPORT PURSUANT/O SECTIN 13 OR 15(D) OF THE SECURAJES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://www.ty/festreet.com, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PACY DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN RANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSMISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT ID 9215937, ISSNISBN: 09589309, 10/1995 REJABACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSNISBN: 10459472 1/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT OP 931992: ISSNISBN: 05686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSNISBN: 09513604, 11/1996	R, VOL, 167, NO. 154,	
TICKETING, PRNEWSWIRE, 02/05/2005 ANNUAL REPORT PURSUANT, O SECTIN 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934, FORM 10 INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/34/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://WWW.Tyfestreet.com, 06/20/2002 MONEY, INITIAL LAUTICH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PACI DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; EHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSM/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT ID 9215937, ISSN/ISBN 09589309, 10/1995 REJBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT ID 8723558, ISSN/ISBN: 10459472 13/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT ID 931992: ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/11996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
INTELIDATA TECHNOLOGIES CORPORATION, FISCAL YEAR ENDED 12/3/2001 TECHNOLOGY, IN BRIEF WACHOVIA-INTELIDATA DEAL, 05/07/2002 FRENCH; TECH STOCKS, MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://www.tylestreet.com, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PAC/ DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; HASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSN/ISBN: 02686635, 05/1995 MARJANOWIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT 10 9215937, ISSN/ISBN 09589309, 10/1995 REIMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMENT 1D 8723558, ISSN/ISBN: 10459472 1/2/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT 1D 931992: ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
FRENCH; TECH STOCKS MARKET MOVERS, INVESTORS WORRY CHECKFREE BEING CHASED FROM ITS OWN GAME, HTTP://www.t/estreet.com, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PACY DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSM/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSN/ISBN 09589309, 10/1995 REMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSN/ISBN: 10459472 17/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 931992: ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	T OF 1934, FORM 10-K,	
GAME, HTTP://WWW.T/ESTREET.COM, 06/20/2002 MONEY, INITIAL LAUNCH TO 200 CREDIT UNIONS, USA TODAY.COM, 06/27/2002 BILLS; CHASE PACE DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSVI/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSNI/SBN 09589309, 10/1995 REVIBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSNI/SBN: 10459472 1/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 931992: ISSNI/SBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSNI/SBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
BILLS; CHASE PACE DONE, WHAT'S NEXT FOR WEB VENDORS?, THE AMERICAN BANKER, TECHNOLOGY SECTION, 06/03/2002, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSN/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSN/SBN 09589309, 10/1995 REMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSN/ISBN: 10459472 1½1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 931992: ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	ASED FROM ITS OWN	
SECTION, 06/03/202, P. 23 ANONYMOUS; CHASE MANHATTAN INTRODUCES NEW FEDI PAYABLES PRODUCT, PROQUEST DOCUMENT ID 7806951, ISSX/ISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT OD 9215937, ISSN/SBN 09589309, 10/1995 REVBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSN/ISBN: 10459472 11/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT OD 931992: ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
7806951, ISSMISBN: 02686635, 05/1995 MARJANOVIC; CORPORATE SERVICES: CHASE GEARS UP GLOBAL PAYMENTS SYSTEM SERIES: 16, THE AMERICAN BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSNI/SBN 09589309, 10/1995 REUBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSNI/I BN: 10459472 1/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 931992; ISSNI/SBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSNI/SBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
AMERICA BANKER, VOL. 160, ISSUE 174, 09/11/1995, P. 41 ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSN/SBN 09589309, 10/1995 REMBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSN/ISBN: 10459472 11/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 9319923 ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
ANONYMOUS; OPERATING IN A MULTI-CURRENCY ENVIRONMENT, PROQUEST DOCUMENT D 9215937, ISSNUSBN 09589309, 10/1995 REIJBACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSN/I BN: 10459472 17/1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 9319923 ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	Marie Control of the	
REI/BACH; CHASE STEPS UP TREASURY SYSTEM, PROQUEST DOCUMEDNT ID 8723558, ISSN/I BN: 10459472 11 1995 ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 9319923 ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	Mark the second	
ANONYMOUS; CHASING THE GLOBAL TREND, CASH MANAGEMENT NEWS, PROQUEST DOCUMENT D 9319923 ISSN/ISBN: 02686635, 12/1995 GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/1997, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	ISSN/ISBN: 10459472,	
GLUCK; CREATING A GLOBAL CASH-MANAGEMENT GAME PLAN, BANK SYSTEMS & TECHNOLOGY, 02/197, P. ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	***	
ANONYMOUS; SYSTEMS SPELL CHANGE FOR FOREIGN EXCHANGE, GLOBAL INVESTOR, PROQUEST DOCUMENT ID 1056152B, ISSN/ISBN: 09513604, 11/1996 DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	NOLOGY, 02/1997, P. 28	
DECOVNY; NET SCOPE, BANKING TECHNOLOGY, 05/1997 PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT	PROQUEST	
PRESS RELEASE, MARCH 5, 2004, PAYMENT DATA SYSTEMS FILES PATENT ON DEBIT CARD PAYMENT		
	RD PAYMENT	

LAMOND; CREDIT CARD TRANSACTIONS REAL WORLD AND ONLINE, PAYING BY CREDIT CARD-REAL WORLD AND ONLINE, HTTP://WWW.VIRTUALSCHOOL.EDU/MON/ELECTRONICPROPERTY/KLAMOND/CREDIT, PRINTED 7/8/2005, 17 PAGES	CARD-REAL WORLD ID/CREDIT, PRINTED	

Date

Considered

Substitute for form 1449A/PTO				Complete if Known		
N.	IEODAAATTON I		-	Application Number	10/774,357	
INFORMATION DISCLOSURE				Filing Date	February 6, 2004	
STATEMENT BY APPLICANT			1T	First Named Inventor	Miller et al.	
(USE AS MANY SHEETS AS NECESSARY)				Art Unit	3696	
				Examiner Name	Gregory C. Vizvary	
Sheet	B	Of	8	Attorney Docket Number	14846-43	

		NON PATENT LITERATURE DOCUMENTS	
Examiner	Cite	clude name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book,	T ²
Initials*	No. 1	hagazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
		CARREKER; ELECTRONIC CHECK PRESENTMENT: CAPTURING NEW TECHNOLOGY, HTTP://PROQUEST.UNII.COM, BANKING MANAGEMENT, ROLLING MEADOWS: VOL. 71, ISSUE 2, MAR/APR 1995, P. 32, 5 PAGES	
		DU PONT'S ELECTRONIO PAYMENTS, CORPORATE EFT REPORT, V9, N1, DIALOG FILE 636, ACCESSION NO. 01066902, JANUARY 11, 1989	
		DIALOG FILE 20, #10279554, OFFER: BOOK YOURSELF FREE CASSETTES; MARCH 25, 2000; BIRMINGHAM POST, P. 16	
		TERRIE MILLER AND HENRY YAN; WHEN CUSTODY GOVERNS, BENEFITS CANADA, TORONTO, FEBRUARY 1998, VOL. 22, ISSUE 2, PG. 33, 5 PAGES	
	J		

Examiner Signature

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication is applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is equired to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 22 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time your require to complete for reducing this burden, should be cost to the Chief case. Any comments on the amount of time you require to complete his form any or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450**.

If you need assistance in completing the form, call 1-800-NO-9199 and select option 2.